

Information to identify the case:

Debtor 1	Marcia J. Cabezas	Social Security number or ITIN	xxx-xx-3381
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-20160-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marcia J. Cabezas

5/26/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Marcia J. Cabezas
DebtorCase No. 14-20160-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 12

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db +Marcia J. Cabezas, 842 Middlesex Street, Linden, NJ 07036-2149
 cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 cr +Seterus, Inc. as servicer for Federal National Mor, Stern, Lavinthal & Frankenberg,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 514796663 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284
 514796665 +Department of Education, Mohela, PO Box 105347, Atlanta, GA 30348-5347
 514846966 Department of Education/MOHELA, 623 Spirit Dr, Chesterfield, MO 63005
 514796666 +New Jersey Housing and Mtg Financ Agency, 637 South Clinton Avenue, PO Box 18550,
 Trenton, NJ 08650-2085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 00:31:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 27 2020 00:31:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514796664 EDI: JPMORGANCHASE May 27 2020 03:53:00 Chase, PO Box 15153, Wilmington, DE 19886
 515004404 E-mail/Text: bkdepartment@rtresolutions.com May 27 2020 00:31:25
 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,
 Dallas, TX 75247
 514796668 +E-mail/Text: bkdepartment@rtresolutions.com May 27 2020 00:31:25 Real Time Solutions, Inc.,
 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514796667 ##+Ocwen, PO Box 6440, Carol Stream, IL 60197-6440

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as servicer for Federal National
 Mortgage Association cmecf@sternlav.com
 Julio Sanchez on behalf of Debtor Marcia J. Cabezas julio@jsanchezlaw.net
 Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Maria Cozzini on behalf of Creditor Seterus, Inc. as servicer for Federal National Mortgage
 Association mcozzini@sternlav.com
 Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 mcozzini@sternlav.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 rsolarz@kmlawgroup.com
 Steven K. Eisenberg on behalf of Creditor OCWEN LOAN SERVICING, LLC bkecf@sterneisenberg.com,
 jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8